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FRANK L. CHAPIN
SYDNEY L. GUTIERREZ-CHAPIN
319 Church Street
Sandpoint, Idaho 83864
Telephone: (208) 263-5131
Facsimile: (208) 263-3390
E-Mail: sydney@televar.com

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO

FRANK CHAPIN and SYDNEY CHAPIN)
)
 Debtors,)
)
 _____)
)
 FREDERICK A. LEAF,)
 Plaintiff,)
)
 v.)
)
 FRANK CHAPIN, SYDNEY GUTIERREZ)
 CHAPIN AND FINANCIAL MANAGEMENT)
 SERVICES, INC.)
 Defendants.)
 _____)

Case No. 02-²⁰²¹⁸~~0218~~

NOTICE OF APPEARANCE

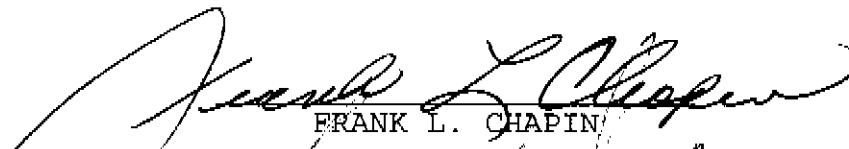
FRANK CHAPIN)
)
)
Third-party Plaintiff.)
)
)
v.)
)
ROBERT KOVACEVICH, JOHN MURRAY)
and FREDERICK LEAF,)
)
)
Third-party Defendants.)
)
)

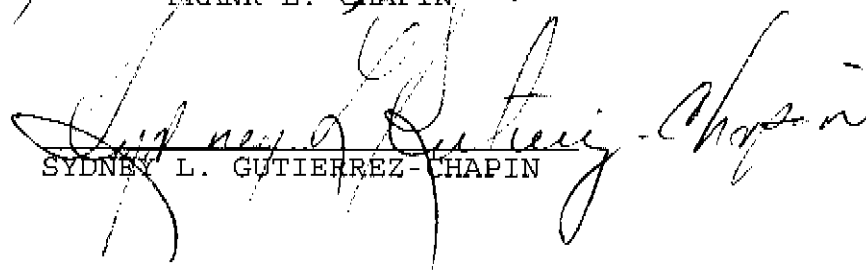
Defendants, Frank L. Chapin and Sydney L. Gutierrez-Chapin and Financial Management Services, Inc. are appearing in the above-entitled action within the twenty day period.

Frank L. Chapin and Sydney L. Gutierrez-Chapin are unable to comply with the court order executed by Terry L. Myers, U.S. Bankruptcy Judge requiring the appointment of another attorney to represent us in the above noted action. Frank L. Chapin and Sydney L. Gutierrez-Chapin will appear pro se for our own benefit. Frank L. Chapin and Sydney L. Gutierrez-Chapin will appear pro se for Financial Management Services, Inc., an Idaho Corporation. This decision is mandated by our lack of financial resources to continue with a licensed attorney.

We pray the court will be patient with us.

DATED this 10th day of November, 2003.


FRANK L. CHAPIN


SYDNEY L. GUTIERREZ-CHAPIN

CERTIFICATE OF MAILING

I HEREBY CERTIFY that on this 10th day of November, 2003, I caused to be served a true and correct copy of the foregoing NOTICE OF APPEARANCE by U.S. Mail, and addressed to the following:

U.S. Trustee
P.O. Box 110
Boise, ID 83701

C. Barry Zimmerman
Chapter 7 Trustee
P.O. Box 1240
Coeur d'Alene, ID 83814

John Rizzardi
524 Second Aave., St. 500
Seattle, WA 98104-2323

John Murray
3405 S. Altamont Street
Spokane, WA 99223-4637

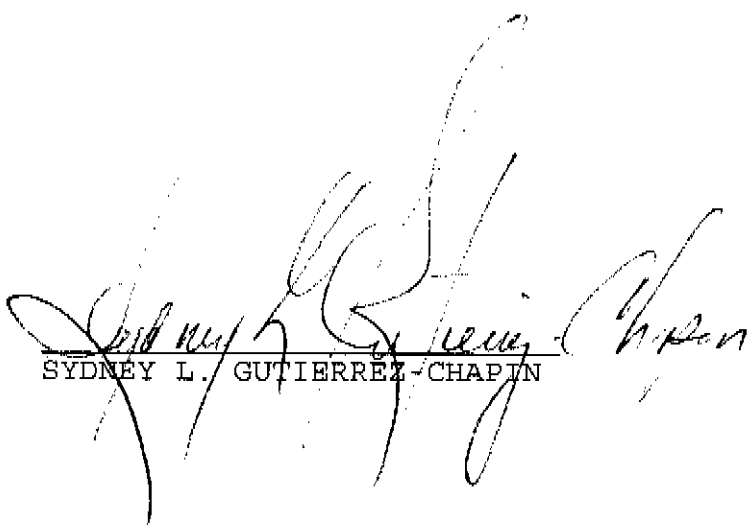
James H. Magnuson
Attorney for Chapter 7 Trustee
P.O. Box 2288
Coeur d'Alene, ID 83816

Tamara W. Murock
Maris Baltins
Winston & Cashatt
250 Northwest Boulevard, 107A
Coeur d'Alene, ID 83814

Tim Graham
1420 Fifth Ave., Suite 4100
Spokane, WA 98101-2338

Mike Paukert
717 West Sprague Ave., S. 1200
Spokane, WA 99201

William Schroeder
717 West Sprague Ave., S. 1200
Spokane, WA 99201



SYDNEY L. GUTIERREZ-CHAPIN